

**Information to identify the case:**

Debtor 1 **Dennis Eugene Berringer**  
First Name Middle Name Last Name  
Debtor 2 **Susan Carol Berringer**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**  
Case number: **21-70467-JAD**

Social Security number or ITIN **xxx-xx-6477**  
EIN   
Social Security number or ITIN **xxx-xx-4171**  
EIN   
Date case filed for chapter **7 12/17/21**

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
1. Debtor's full name	Dennis Eugene Berringer	Susan Carol Berringer
2. All other names used in the last 8 years		
3. Address	430 J Street Johnstown, PA 15905	430 J Street Johnstown, PA 15905
4. Debtor's attorney	Jeffrey Wayne Ross Harold Shepley & Assoc. 209 West Patriot Street Somerset, PA 15501	Contact phone 814-444-0500 Email: <a href="mailto:jross@shepleylaw.com">jross@shepleylaw.com</a>
5. Bankruptcy trustee	Eric E. Bononi 20 North Pennsylvania Avenue Greensburg, PA 15601	Contact phone 724-832-2499 Email: <a href="mailto:bankruptcy@bononilaw.com">bankruptcy@bononilaw.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .		Date: 12/29/21
<b>7. Meeting of creditors</b>	<b>February 9, 2022 at 09:00 AM</b>	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 4/11/22</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
	<b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Dennis Eugene Berringer  
Susan Carol Berringer  
Debtors

Case No. 21-70467-JAD  
Chapter 7

District/off: 0315-7  
Date Rcvd: Dec 29, 2021

User: mgut  
Form ID: 309A

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Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Dennis Eugene Berringer, Susan Carol Berringer, 430 J Street, Johnstown, PA 15905-9537
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15439802	+ B&M Excavating, P.O. Box 1243, Johnstown, PA 15907-1243
15439813	+ First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103-0128
15439812	+ First National Bank, Attn: Bankruptcy, P.O. Box 68103, Omaha, NE 68103
15439814	+ Johnstown Heart & Vascular Center, 374 Theatre Drive, Johnstown, PA 15904-3221
15439816	+ Select Portfolio Servicing, Inc., Attn: Bankruptcy, P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jross@shepleylaw.com	Dec 29 2021 23:14:00	Jeffrey Wayne Ross, Harold Shepley & Assoc., 209 West Patriot Street, Somerset, PA 15501
tr	+ EDI: BEEBONONI.COM	Dec 30 2021 04:18:00	Eric E. Bononi, 20 North Pennsylvania Avenue, Greensburg, PA 15601-2337
smg	EDI: PENNDEPTREV	Dec 30 2021 04:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Dec 29 2021 23:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 30 2021 04:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Dec 29 2021 23:14:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Dec 29 2021 23:14:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Dec 30 2021 04:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15439803	+ EDI: CAPITALONE.COM	Dec 30 2021 04:18:00	Capital One, Attn: Bankruptcy, P.O. Box 30281, Salt Lake City, UT 84130-0281
15439804	EDI: CAPITALONE.COM	Dec 30 2021 04:18:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15439806	+ EDI: CITICORP.COM	Dec 30 2021 04:18:00	Citibank, Attn: Centralized Bankruptcy, P.O. Box 790034, Saint Louis, MO 63179-0034
15439807	+ Email/Text: bankruptcy@firstenergycorp.com		

District/off: 0315-7

User: mgut

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Form ID: 309A

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15439808	EDI: WFNNB.COM	Dec 29 2021 23:14:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Avenue, New Kensington, PA 15068-6303
15439809	+ EDI: WFNNB.COM	Dec 30 2021 04:18:00	Comenity Bank, Bankruptcy Department, P.O. Box 18125, Columbus, OH 43218-2125
15439810	+ EDI: DISCOVER.COM	Dec 30 2021 04:18:00	Comenity Bank, Attn: Bankruptcy, P.O. Box 182273, Columbus, OH 43218-2273
15439811	+ Email/Text: psnyder@fcbanking.com	Dec 29 2021 23:14:00	Discover Financial, Attn: Bankruptcy, P.O. Box 3025, New Albany, OH 43054-3025
15439805	EDI: JPMORGANCHASE	Dec 30 2021 04:18:00	First Commonwealth Bank, Attn: Legal Department, 601 Philadelphia Street, Indiana, PA 15701-3952
15439815	+ Email/Text: bankruptcynotices@psecu.com	Dec 29 2021 23:14:00	Chase Card Services, Attn: Bankruptcy, P.O. Box 15298, Wilmington, DE 19850
15439817	+ Email/Text: bankruptcy@bbandt.com	Dec 29 2021 23:14:00	PSECU, Attention: Bankruptcy, P.O. Box 67013, Harrisburg, PA 17106-7013
15439819	EDI: RMSC.COM	Dec 30 2021 04:18:00	Suntrust Bank, Mailcode VA-RVW-6290, P.O. Box 5809, Richmond, VA 23286-0001
15439818	EDI: RMSC.COM	Dec 30 2021 04:18:00	Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5061
15439888	+ EDI: RMSC.COM	Dec 30 2021 04:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, not in its individ

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 31, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	

District/off: 0315-7

User: mgut

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Date Rcvd: Dec 29, 2021

Form ID: 309A

Total Noticed: 27

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2021-R2, Mortgage-Backed Notes, Series 2021-R2 bnicholas@kmllawgroup.com

Eric E. Bononi

bankruptcy@bononilaw.com pa69@ecfcbis.com

Jeffrey Wayne Ross

on behalf of Debtor Dennis Eugene Berringer jross@shepleylaw.com bk@shepleylaw.com

Jeffrey Wayne Ross

on behalf of Joint Debtor Susan Carol Berringer jross@shepleylaw.com bk@shepleylaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5